

Harmonised Transparency Template

2026 Version

France

Société Générale SCF

Reporting Date: 30/06/26

Cut-off Date: 30/06/26



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A. Harmonised Transparency Template - General Information

HTT 2026

Reporting in Domestic Currency	EUR
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CONTENT OF TAB A
1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. Compliance Art 14 CBD Check Table 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Société Générale SCF			
G.1.1.3	Labelled Cover Pool Name	Societe Generale SCF			
G.1.1.4	Link to Issuer's Website	https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette			
G.1.1.5	Cut-off date	30/06/26			
G.1.1.6	Cover Pool's FIGI Identifier (non-mandatory)	ND3			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jursdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	https://www.coveredbondlabel.com/issuer/14-sg-scf			
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	21 296,5			
G.3.1.2	Outstanding Covered Bonds	16 650,0			
	2. Over-collateralisation (OC)	Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5,0%	20,4%	7,5%	"Statutory" OC: As mentioned in SCF law. "Contractual" OC is the OC in order to reassure Rating Agencies.
G.3.2.3	Total OC (absolute value in mn)	4 646,5			
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages			98,7%	
G.3.3.2	Public Sector	21 026,9			
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	269,5		1,3%	
G.3.3.5	Other				
G.3.3.6	Total	21 296,5		100,0%	
	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	6,3	6,1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2 230,1	2 320,4	10,6%	11,0%
G.3.4.3	1 - 2 Y	2 235,3	2 303,7	10,6%	11,0%
G.3.4.4	2 - 3 Y	2 139,5	2 187,5	10,2%	10,4%
G.3.4.5	3 - 4 Y	1 933,3	1 964,7	9,2%	9,3%
G.3.4.6	4 - 5 Y	1 746,6	1 763,8	8,3%	8,4%
G.3.4.7	5 - 10 Y	6 399,2	6 347,8	30,4%	30,2%
G.3.4.8	10+ Y	4 342,9	4 138,9	20,7%	19,7%
G.3.4.9	Total	21 026,9	21 026,9	100,0%	100,0%
	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	5,2	6,2		

Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	1 000,0	0,0	6,0%	0,0%
G.3.5.3	1 - 2 Y	2 350,0	1 300,0	14,1%	7,8%
G.3.5.4	2 - 3 Y	3 150,0	2 200,0	18,9%	13,2%
G.3.5.5	3 - 4 Y	750,0	3 000,0	4,5%	18,0%
G.3.5.6	4 - 5 Y	1 500,0	750,0	9,0%	4,5%
G.3.5.7	5 - 10 Y	5 400,0	6 900,0	32,4%	41,4%
G.3.5.8	10+ Y	2 500,0	2 500,0	15,0%	15,0%
G.3.5.9	Total	16 650,0	16 650,0	100,0%	100,0%
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	19 234,6	19 234,6	91,5%	91,5%
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	NZD				
G.3.6.15	PLN				
G.3.6.16	SEK				
G.3.6.17	SGD				
G.3.6.18	USD	1 792,3	1 792,3	8,5%	8,5%
G.3.6.19	Other				
OG.3.6.1	Total	21 026,9	21 026,9	100,0%	100,0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	16 650,0	16 650,0	100,0%	100,0%
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	NZD				
G.3.7.15	PLN				
G.3.7.16	SEK				
G.3.7.17	SGD				
G.3.7.18	USD	0,0	0,0	0,0%	0,0%
G.3.7.19	Other				
OG.3.7.1	Total	16 650,0	16 650,0	100,0%	100,0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2 650,0	2 500,0	15,9%	15,0%
G.3.8.2	Floating coupon	13 850,0	14 000,0	83,2%	84,1%
G.3.8.3	Other	150,0	150,0	0,9%	0,9%
G.3.8.4	Total	16 650,0	16 650,0	100,0%	100,0%
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	9,5	3,5%		

G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)			
G.3.9.3	Exposures to central banks			
G.3.9.4	Exposures to credit institutions	260,0	96,5%	
G.3.9.5	Other			
G.3.9.6	Total	269,5	100,0%	
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	269,5	100,0%	
G.3.10.2	Eurozone			
G.3.10.3	Rest of European Union (EU)			
G.3.10.4	European Economic Area (not member of EU)			
G.3.10.5	Switzerland			
G.3.10.6	United Kingdom			
G.3.10.7	Australia			
G.3.10.8	Brazil			
G.3.10.9	Canada			
G.3.10.10	Japan			
G.3.10.11	Korea			
G.3.10.12	New Zealand			
G.3.10.13	Singapore			
G.3.10.14	US			
G.3.10.15	Other			
G.3.10.16	Total EU	269,5	100,0%	
OG.3.10.1	Total	269,5	100,0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	269,5	1,3%	1,6%
G.3.11.2	Central bank eligible assets	946,9	4,4%	5,7%
G.3.11.3	Other			
G.3.11.4	Total	1 216,5	5,7%	7,3%
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/14-sg-scf		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	300,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Intra-group		
14. Sustainable or other special purpose strategy				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	No		
G.3.14.2	Who has provided Second Party Opinion			
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	No		
G.3.14.5	If yes. Further details are available in Tab F			
G.3.14.6	Is sustainability based on other criteria?	[Yes/No]		
G.3.14.7	If yes, please provide further details	[link/glossary entry]		
4. Compliance Art 14 CBD Check table		Row	Row	
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.				
G.4.1.1	(a) Value of the cover pool total assets:	38		
G.4.1.2	(a) Value of outstanding covered bonds:	39		
G.4.1.3	(b) List of ISIN of issued covered bonds:	https://coveredbondlabel.com/issuer/14-sg-scf		
G.4.1.4	(c) Geographical distribution:		48 for Public Sector Assets	
G.4.1.5	(c) Type of cover assets:	52		
G.4.1.6	(c) Loan size:			18 for Public Sector Assets
G.4.1.7	(c) Valuation Method:	HG.1.15		
G.4.1.8	(d) Interest rate risk - cover pool:		129 for Public Sector Assets	
G.4.1.9	(d) Currency risk - cover pool:	111		
G.4.1.10	(d) Interest rate risk - covered bond:	163		
G.4.1.11	(d) Currency risk - covered bond:	137		
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:			
G.4.1.13	(d) Credit Risk:			147 for Public Sector Asset - type of debtor
G.4.1.14	(d) Market Risk:			

G.4.1.15	(d)	Hedging Strategy	18 for Harmonised Glossary	
G.4.1.16	(e)	Maturity Structure - cover assets:	65	
G.4.1.17	(e)	Maturity Structure - covered bond:	88	
G.4.1.18	(e)	Overview maturity extension triggers:	HG 1.7	
G.4.1.19	(f)	Levels of OC:	44	
G.4.1.20	(g)	Percentage of loans in default:		166 for Public Sector Assets
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				

5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	
G.5.1.2	Exposure to credit institute credit quality step 2	269,5
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

B2. Harmonised Transparency Template - Public Sector Assets

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Reporting in Domestic Currency	EUR
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CONTENT OF TAB B2
8. Public Sector Assets

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures	1 277			
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	16 465,9			
	By buckets (mn):				
PS.8.2.2	> 0 - <= 0.5	54,9	261	0,3%	20,4%
PS.8.2.3	> 0.5 - <= 1	122,0	162	0,6%	12,7%
PS.8.2.4	> 1 - <= 5	1 130,8	463	5,4%	36,3%
PS.8.2.5	> 5 - <= 10	986,4	134	4,7%	10,5%
PS.8.2.6	> 10 - <= 50	4 218,6	186	20,1%	14,6%
PS.8.2.7	> 50 - <= 100	2 548,6	35	12,1%	2,7%
PS.8.2.8	> 100	11 965,6	36	56,9%	2,8%
PS.8.2.9					
PS.8.2.10					
PS.8.2.11					
PS.8.2.12					
PS.8.2.13					
PS.8.2.14					
PS.8.2.15					
PS.8.2.16					
PS.8.2.17	Total	21 026,9	1 277	100,0%	100,0%
3. Breakdown by Asset Type		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	20 998,4		99,9%	
PS.8.3.2	Bonds	28,5		0,1%	
PS.8.3.3	Other	0,0		0,0%	
PS.8.3.4	Total	21 026,9		100,0%	
4. Breakdown by Geography		% Public Sector Assets			
PS.8.4.1	European Union	80,9%			
PS.8.4.2	Austria	0,0%			
PS.8.4.3	Belgium	1,2%			
PS.8.4.4	Bulgaria	0,0%			
PS.8.4.5	Croatia	0,0%			
PS.8.4.6	Cyprus	0,0%			
PS.8.4.7	Czechia	0,0%			
PS.8.4.8	Denmark	1,7%			

PS.8.4.9	Estonia	0,0%
PS.8.4.10	Finland	0,3%
PS.8.4.11	France	74,0%
PS.8.4.12	Germany	1,3%
PS.8.4.13	Greece	0,0%
PS.8.4.14	Netherlands	0,4%
PS.8.4.15	Hungary	0,0%
PS.8.4.16	Ireland	0,0%
PS.8.4.17	Italy	0,0%
PS.8.4.18	Latvia	0,0%
PS.8.4.19	Lithuania	0,0%
PS.8.4.20	Luxembourg	0,0%
PS.8.4.21	Malta	0,0%
PS.8.4.22	Poland	0,6%
PS.8.4.23	Portugal	0,0%
PS.8.4.24	Romania	0,0%
PS.8.4.25	Slovakia	0,0%
PS.8.4.26	Slovenia	0,0%
PS.8.4.27	Spain	1,4%
PS.8.4.28	Sweden	0,0%
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>
PS.8.4.30	Iceland	0,0%
PS.8.4.31	Liechtenstein	0,0%
PS.8.4.32	Norway	0,0%
PS.8.4.33	<u>Other</u>	<u>19,1%</u>
PS.8.4.34	Switzerland	0,0%
PS.8.4.35	United Kingdom	5,7%
PS.8.4.36	Australia	0,0%
PS.8.4.37	Brazil	0,0%
PS.8.4.38	Canada	0,0%
PS.8.4.39	Japan	0,0%
PS.8.4.40	Korea	8,4%
PS.8.4.41	New Zealand	0,0%
PS.8.4.42	Singapore	0,0%
PS.8.4.43	US	0,1%
PS.8.4.44	Other	4,8%
5. Breakdown by regions of main country of origin		% Public Sector Assets
PS.8.5.1	Auvergne-Rhône-Alpes	8,5%
PS.8.5.2	Bourgogne-Franche-Comté	1,8%
PS.8.5.3	Bretagne	1,5%
PS.8.5.4	Centre-Val de Loire	3,4%
PS.8.5.5	Corse	0,5%
PS.8.5.6	DOM-TOM	0,0%
PS.8.5.7	Grand Est	5,3%
PS.8.5.8	Hauts-de-France	8,7%
PS.8.5.9	Ile-de-France	31,0%
PS.8.5.10	Normandie	2,5%

PS.8.5.11	Nouvelle-Aquitaine	9,4%	
PS.8.5.12	Occitanie	10,7%	
PS.8.5.13	Pays de la Loire	3,5%	
PS.8.5.14	Provence-Alpes-Côte d'Azur	10,4%	
PS.8.5.15	Exposure on sovereign	3,0%	
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	46,0%	
PS.8.6.2	Floating rate	54,0%	
PS.8.6.3	Other	0,0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	0,1%	
PS.8.7.2	Amortising	99,9%	
PS.8.7.3	Other	0,0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	927,0	4,4%
PS.8.8.2	Regional/federal authorities	4 397,7	20,9%
PS.8.8.3	Local/municipal authorities	6 131,5	29,2%
PS.8.8.4	Others	9 570,7	45,5%
PS.8.8.5	Total	21 026,9	100,0%
9. Non-Performing Loans		% Public Sector Assets	
PS.8.9.1	% NPLs	0,0%	
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	0,0%	
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	35,9%	

C. Harmonised Transparency Template - Glossary

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The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Interest Rate Types in the cover-pool of SG SCF are mainly Fixed interest rates, and also Floating interest rates. Interest Rate Types of the Covered Bonds of SG SCF are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M. Contractual WAL of cover pool assets are calculated : - Taking into account scheduled redemptions, by reference to the redemption dates - No assumption is made regarding future applicable rate - Assuming a zero prepayment scenario on the cover pool assets Contractual WAL of substitute assets are calculated taking into account the legal final maturity Expected WAL of cover pool assets are calculated : - Taking into account scheduled redemptions, by reference to the redemption dates - No assumption is made regarding future applicable rate - Assuming an average percentage of prepayment rate observed over the last year The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one
HG.1.5	Life of cover assets: how is it calculated? Does it only consider the final date of redemption or does it take into account scheduled redemptions for amortising assets? Is it calculated by reference to the next interest reset dates or by reference to the redemption dates ? If assets have a floating or resettable rate, which assumption do you make regarding the future applicable rate?	
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Contractual maturities and "Expected maturities" : see above. Maturity structure is Hard Bullet for initial Covered Bonds.
HG.1.7	Maturity Extension Triggers	Maturity structure has been Soft Bullet for Covered Bonds emission since 2015. https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette
HG.1.8	LTVs: Definition	N/A for Public Sector Assets
HG.1.9	LTVs: Calculation of property/shipping value	N/A for Public Sector Assets
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	N/A for Public Sector Assets
HG.1.11	LTVs: Frequency and time of last valuation	N/A for Public Sector Assets
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	N/A for Public Sector Assets
	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk : Société Générale SCF has a strict policy of neutralising interest rate risks. With this aim in mind, entering into ad hoc hedging swaps establishes a fixed margin on issuance, and any change in interest rates subsequently has a parallel effect on Société Générale SCF's assets and liabilities. The structural interest rate risk is measured with the help of "gaps" calculated based on the "Liability-Asset" situations of Societe Generale SCF with production halted, detailed over the next 15 years with monthly gaps over the first six months and then annual gaps over the following years. Currency risk : For USD issues, Societe Generale SCF has eliminated the exchange rate risk by implementing EUR/USD financial hedging swaps. As a result, Société Générale SCF is not exposed to foreign exchange risk through its issues. There are no non-performing loans in the cover-pool of SG SCF.
HG.1.13	Non-performing loans	NA
HG.1.14	Valuation Method	
HG.1.15		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
4. Glossary - Extra national and/or Issuer Items		Definition

Other definitions deemed relevant	<u>Covered bond issuer ratings :</u> The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of referring to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases. If no "CB issuer rating" has been granted to the CB issuer, "NA" is indicated.
HG.4.1	<u>Core Tier 1 ratio (%) :</u> Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2.5.
OHG.4.1	<u>Covered bonds :</u> Nominal amount of covered bonds (accrued interests excluded) in euro equivalent after taking into account the cross currency swaps. <u>Guaranteed loans :</u> The eligible assets, fully composed by public sector exposures, are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework). The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans. The nominal outstanding amount of the eligible assets is booked in Off-Balance Sheet as guarantee received.
OHG.4.2	<u>Substitute assets :</u> Are reported the amount of substitute assets (accrued interests excluded) as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier). For SG SCF the substitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution. These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.
OHG.4.3	<u>Accounting assets not included in the cover pool :</u> Are not included in the cover pool the guaranteed loans (replaced by the eligible assets pledged as collateral) and the prepayments and accrued income on derivatives.
OHG.4.4	<u>"Of which eligible to central bank repo-operations" :</u> The outstanding amount of eligible assets including replacement assets shall be filled in. If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans. The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the Banque de France.
OHG.4.5	

This addendum is optional

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2026

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

[1. Additional information on the programme](#)

[2. Additional information on the swaps](#)

[3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.3	Back-up servicer	N/A	N/A			
E.1.1.4	BUS facilitator	N/A	N/A			
E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.6	Back-up cash manager	N/A	N/A			
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.8	Standby account bank	N/A	N/A			
E.1.1.9	Account bank guarantor	N/A	N/A			
E.1.1.10	Trustee	N/A	N/A			
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUIT ET ASSOCIES	N/A			
2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	SOCIETE GENERALE	N/A	O2RNE8IBXP4R0TD8PU41	FX / IRS		
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
3. Additional information on the asset distribution						
	1. General Information	Residential Assets	Commercial Assets	Public Sector Assets	Shipping Assets	Total Assets

E.3.1.1	Weighted Average Seasoning (years)			4,8		4,8
E.3.1.2	Weighted Average Maturity (years)			11,8		11,8
2. <i>Arrears</i>		% Residential Loans	% Commercial Loans	<u>% Public Sector Assets</u>	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days			0,45%		0,45%
E.3.2.2	30-<60 days			0,00%		0,00%
E.3.2.3	60-<90 days			0,00%		0,00%
E.3.2.4	90-<180 days			0,00%		0,00%
E.3.2.5	>= 180 days			0,00%		0,00%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER [Société Générale SCF](#)
 Reporting date [30/06/2026](#) (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1

Group	Société Générale		
Group parent company	Société Générale		
Group consolidated financial information (link)	http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette		

1.2

Senior unsecured rating (group parent company)		Rating	Rating Watch	Outlook
	Fitch	A-/F1	No	Stable
	Moody's	A1/P-1	No	Stable
	S&P	A/A-1	No	Stable

1.3

Covered bond issuer rating (senior unsecured)		Rating	Rating watch	Outlook
	Fitch	NA	NA	NA
	Moody's	NA	NA	NA
	S&P	NA	NA	NA

1.4

Core tier 1 ratio (%) (group parent company)	13,50%
as of	30/04/2026

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

		Total outstanding	of which eligible to central bank repo-operations
Cover pool	Public sector exposures	21 027	947
	Residential assets		
	Commercial assets		
	Substitute assets	270	
Total		21 296	947
Covered bonds		16 650	

2.2 Covered bonds ratings

Covered bonds rating		Rating	Rating Watch	Outlook
	Fitch	NA	NA	NA
	Moody's	AAA	No	Stable
	S&P	NA	NA	NA

2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	266
Subordinated debt	
Other non privileged liabilities	70
Total equity and non privileged liabilities	335
Covered bonds	16 721
Other privileged liabilities	4
Total privileged liabilities	16 725
TOTAL	17 060

3 ALM OF THE COVERED BOND ISSUER

3.1 WAL (weighted average life) of cover pool and covered bonds

	Expected	Contractual	explanations (CPR rate used etc)
Public sector	6,1 years	6,3 years	ected CPR=0.48%; Contractual CPR=0%
Residential			
Commercial			
Substitute assets	0,2 years	0,2 years	CPR=0%
WAL of cover pool	6,1 years	6,2 years	
WAL of covered bonds	5,2 years	5,2 years	CPR=0%

3.2 Expected maturity structure of cover pool and covered bonds

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	2 320	2 304	2 188	1 965	1 764	6 348	4 139
Residential							
Commercial							
Substitute assets	270						
Expected maturity of cover pool	2 590	2 304	2 188	1 965	1 764	6 348	4 139
Expected maturity of covered bonds	1 000	2 350	3 150	750	1 500	5 400	2 500

3.3 Contractual maturity structure of cover pool and covered bonds

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	2 230	2 235	2 139	1 933	1 747	6 399	4 343
Residential							
Commercial							
Substitute assets	270						
Contractual maturity of cover pool	2 500	2 235	2 139	1 933	1 747	6 399	4 343
Contractual maturity of covered bonds	1 000	2 350	3 150	750	1 500	5 400	2 500
of which hard bullet	0	300	150	0	0	150	0
of which soft bullet	1 000	2 050	3 000	750	1 500	5 250	2 500

3.4 Interest rate and currency risks

		Nominal	WAL
Interest rate risk	Internal	300	4,44
	External		
Currency risk	Internal	0	0,00
	External		

3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	270	0,2 years
Below A-		
Total	270	0,2 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

 CB ISSUER **Société Générale SCF**

 Reporting date **30/06/2026** (dd/mm/yyyy)

5 PUBLIC SECTOR COVER POOL DATA
5.1 Arrears and defaulted loans outstanding

	% of outstanding public sector assets
Current	99,55%
Arrears	
0-1 months	0,45%
1-2 months	0,00%
2-3 months	0,00%
3-6 months	0,00%
6+ (Defaulted)	0,00%
>3 months	0,00%

5.2 Geographical distribution and type of Claim

	Exposures to or guaranteed by Supranational Institution	Exposures to Sovereigns	Exposures guaranteed by Sovereigns	Exposures guaranteed by ECA	Exposures to regions / departments / federal states	Exposures guaranteed by regions / departments / federal states	Exposures to municipalities	Exposures guaranteed by municipalities	Other direct public exposures	Other indirect public exposures	Total	%
Austria	0	0	0	2	0	0	0	0	0	0	2	0%
Belgium	0	0	0	240	0	14	0	0	0	0	253	1%
Denmark	0	0	0	352	0	0	0	0	0	0	352	2%
Finland	0	0	0	65	0	0	0	0	0	0	65	0%
France	0	403	65	2 356	4 161	223	5 584	547	2 112	109	15 561	74%
Germany	0	0	0	277	0	0	0	0	0	0	277	1%
Netherlands	0	0	0	89	0	0	0	0	0	0	89	0%
Poland	0	0	125	0	0	0	0	0	0	0	125	1%
Qatar	0	334	0	0	0	0	0	0	0	0	334	2%
South Korea	0	0	0	1 774	0	0	0	0	0	0	1 774	8%
Spain	0	0	0	296	0	0	0	0	0	0	296	1%
Supranational Institution	685	0	0	0	0	0	0	0	0	0	685	3%
UK	0	0	0	1 195	0	0	0	0	0	0	1 195	6%
USA	0	0	0	18	0	0	0	0	0	0	18	0%
Total	685	737	190	6 665	4 161	237	5 584	547	2 112	109	21 027	100%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SCF
Reporting date 30/06/2026 (dd/mm/yyyy)

6 COVERED BONDS
6.1 Outstanding covered bonds

	2026	2025	2024	2023
Public placement	0	0	0	0
Private placement	16 650	15 650	12 150	12 650
Sum	16 650	15 650	12 150	12 650

Denominated in €	16 650	15 650	12 150	12 650
Denominated in USD	0	0	0	0
Denominated in CHF	0	0	0	0
Denominated in JPY	0	0	0	0
Denominated in GBP	0	0	0	0
Other	0	0	0	0
Sum	16 650	15 650	12 150	12 650

Fixed coupon	2 650	1 650	650	650
Floating coupon	13 850	13 850	11 350	11 850
Other	150	150	150	150
Sum	16 650	15 650	12 150	12 650

6.2 Issuance

	2026	2025	2024	2023
Public placement	0	0	0	0
Private placement	1 000	4 500	2 000	1 000
Sum	1 000	4 500	2 000	1 000

Denominated in €	1 000	4 500	2 000	1 000
Denominated in USD	0	0	0	0
Denominated in CHF	0	0	0	0
Denominated in JPY	0	0	0	0
Denominated in GBP	0	0	0	0
Other	0	0	0	0
Sum	1 000	4 500	2 000	1 000

Fixed coupon	1 000	1 000	0	0
Floating coupon	0	3 500	2 000	1 000
Other	0	0	0	0
Sum	1 000	4 500	2 000	1 000